

STATE OF MICHIGAN  
DEPARTMENT OF LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of Financial and Insurance Regulation

Office of Financial and Insurance Regulation,  
Petitioner

v

Enforcement Case No. 08-5666


Marie-Josée Paulzak,  
Respondent

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For the Petitioner:

William R. Peattie (P48004)  
Office of Financial & Insurance Regulation  
P.O. Box 30220  
Lansing, MI 48909-7720

For the Respondent:

Marie-Josée Paulzak  


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Issued and entered  
this 9<sup>th</sup> day of September 2008  
by Ken Ross  
Commissioner

**FINAL DECISION**

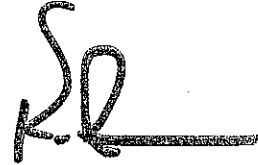
On June 23, 2008, Acting Chief Deputy Commissioner Catherine Kirby issued an Order for Hearing and Order to Respond in this case. The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondent plans to attend the hearing. Respondent failed to take any of these actions.

On July 22, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

**ORDER**

Therefore, it is ordered that the refusal to issue an insurance producer's license to the  
Petitioner is upheld.

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Ken Ross  
Commissioner